

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA  
Richmond Division**

<b>In re:</b>	<b>Conald Whitaker, Jr.</b>	)	
	<b>Pamela Whitaker</b>	)	<b>Case No. 13-32537-KLP</b>
	<b>Debtors.</b>	)	<b>Chapter 13</b>
		)	
<b>Address</b>	<b>313 Wilmer Ave</b>	)	
	<b>Richmond, VA 23227</b>	)	
		)	
<b>Last four digits of SSN:</b>	<b>xxx-xx-3815</b>	)	
	<b>xxx-xx-5731</b>	)	

**ORDER AUTHORIZING LOAN MODIFICATION**

THIS MATTER came to be heard on the Motion and Notice filed by the Debtors to Approve a Loan Modification; and

IT APPEARS TO THE COURT that on or about March 20, 2014 the Debtors filed a Motion requesting the Court to authorize the mortgage modification of their real estate located at 313 Wilmer Ave., Richmond, VA 23227, more specifically described as 105 B2 6BLC, Huntington Place, LT 16 and PT VAC St.

IT FURTHER APPEARS that the Debtors have been approved for a loan modification on their mortgage from EverBank, which holds the mortgage in the approximate amount of Two Hundred Sixty-Five Thousand Two Hundred Fifty-Eight Dollars and 29 Cents (\$265,258.29), on the Debtors' real property. The old mortgage payment was \$1639.40 per month. The old interest rate was 5.75%. The old maturity date was April 1, 2038.

The new principal amount financed is Two Hundred Sixty-Four Thousand, Eight Hundred Fifteen Dollars and 39 Cents (\$264,815.39). The new interest rate will be of 4.625% upon modification and the first new monthly payment of One Thousand Six

Rudolph C. McCollum, Jr., Esquire  
VSB# 32825  
Elizabeth Egan  
VSB#44849  
P.O. Box 4595  
Richmond, Virginia 23220  
(804) 523-3900 Phone  
(804) 523-3901 Fax

Hundred Ten Dollars and 36 cents (\$1610.36) will be due January 1, 2014 and continuing on the same day of each succeeding month until all amounts owed under the Note and Modification are paid in full. The new maturity date will be January 1, 2054.

Since filing this Chapter 13 case, the Debtors have experienced an increase in their living expenses. Therefore, there will be no increase in their Chapter 13 plan payments. The expecting Closing Date will be immediately upon Court approval.

IT FURTHER APPEARS that no responses or objections have been filed to said Motion and Notice; and it,

IT FURTHER APPEARS that a copy of the loan modification agreement signed by both the Debtors and the Lender has been filed with the Court; and it,

IT FURTHER APPEARS that Debtors do not believe that this new loan obligation would compromise their Chapter 13 plan or prejudice any of their creditors.

Wherefore, it is hereby ORDERED that the loan modification of the mortgage on the real estate located at 313 Wilmer Ave., Richmond, VA 23227 is authorized and,

IT IS FURTHER ORDERED that the Trustee is hereby relieved of any obligation to pay the arrears claim of EverBank.

The Clerk shall mail or electronically transmit a copy of this Order to the Debtors, Debtors' counsel and to the Chapter 13 Trustee. Jun 17 2014

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(804) 523-3901 Fax

ENTERED this \_\_\_\_\_ of \_\_\_\_\_, 2014.

/s/ Keith L. Phillips

\_\_\_\_\_  
JUDGE

Entered on Docket: Jun 19 2014

I ask for this:

/s/Rudolph C. McCollum, Jr.  
Rudolph C. McCollum, Jr., Esquire  
Counsel for the Debtor  
VSB# 32825  
P.O. Box 4595  
Richmond, Virginia 23220

SEEN AND AGREED:

/s/ Conald Whitaker, Jr.  
Conald Whitaker, Jr.  
313 Wilmer Ave.  
Richmond, VA 23227  
Debtor

/s/Pamela Whitaker  
Pamela Whitaker  
313 Wilmer Ave.  
Richmond, VA 23227  
Debtor

/s/Robert E. Hyman  
Robert E. Hyman  
Chapter 13 Trustee  
P.O. Box 1780  
Richmond, VA 23218

#### **CERTIFICATE OF ENDORSEMENT**

I hereby certify that the foregoing Consent Order has been endorsed by all necessary parties in interest.

/s/Rudolph C. McCollum, Jr.  
Rudolph C. McCollum, Jr.

#### **CERTIFICATE OF SERVICE**

I hereby certify that I caused to be served by electronic means or mailed, by first class mail, a true and accurate copy of the foregoing Order Authorizing the Loan Modification was sent to the U.S. Trustee, the Chapter 13 Trustee appointed to this case and all creditors and on this 12<sup>th</sup> day of

May 2014.

/s/Rudolph C. McCollum, Jr.  
Rudolph C. McCollum, Jr.

## Creditors

Acs/wells  
Acs Education Serv  
Utica, NY 13501

American Express  
c/o Becket and Lee  
Po Box 3001  
Malvern, PA 19355

Arrow Financial Services  
5996 W Touhy Ave  
Niles, IL 60714

Bank Of America  
Attn: Bankruptcy NC4-105-02-77  
Po Box 26012  
Greensboro, NC 27410

Bank of America Mtge  
PO Box 35140  
Louisville, KY 40232

Barclays/AIRTRAN  
Po Box 8833  
Wilmington, DE 19899

Bass & Assoc  
3936 E Fort Lowell Rd  
Tucson, AZ 85712

BCC Financial Management  
Svc  
P.O. Box 590097  
Fort Lauderdale, FL 33359-  
0097

Beta Finance  
PO 660232  
Crown Point, IN 46308

Beta Finance  
8450 S Broadway  
Merrillville, IN 46410

Bon Secours Richmond Health  
P.O. Box 28538  
Richmond, VA 23228

Capital 1 Bank  
Attn: Bankruptcy Dept.  
Po Box 30285  
Salt Lake City, UT 84130

Capital One  
PO Box 22876  
Rochester, NY 14692

Capital One Auto Finance  
3901 N. Dallas Parkway  
P.O. Box 260848  
Plano, TX 75093

Capital One Auto Finance  
3905 N Dallas Pkwy  
Plano, TX 75093

Cavalier Telephone  
PO Box 11146  
Richmond, VA 23230

Charlot Bur  
Pob 6220  
Charlottesville, VA 22911

City of Richmond  
Dept of Public Utilities  
730 E. Broad St, 5th Flr.  
Richmond, VA 23219

City of Richmond  
Department of Finance  
P.O. Box 26505  
Richmond, VA 23261-6505

Commonwealth of VA  
P.O. Box 2369  
Richmond, VA 23218-2369

County of Henrico  
PO 90775  
Richmond, VA 23273

Credit One Bank  
Po Box 98873  
Las Vegas, NV 89193

Fast Auto Loans  
1206 Azalea Ave  
Richmond, VA 23227

Fidelity Info Corp  
Po Box 100  
Pacific Palisades, CA 90272

First Premier Bank  
3820 N Louise Ave  
Sioux Falls, SD 57104

GECRB/JC Penny  
Attention: Bankruptcy  
Po Box 103104  
Roswell, GA 30076

GEMB/ PayPal Buyer credit  
Gemb/Attn: Bankruptcy  
Po Box 103104  
Roswell, GA 30076

Gemb/jcp  
Attention: Bankruptcy  
Po Box 103106  
Roswell, GA 30076

Gembppbycr  
Attention: Bankruptcy  
Po Box 103106  
Roswell, GA 30076

Heilig Meyers  
3807 Mechanicsville Pike  
Richmond, VA 23223

Horizon Financial  
8585 S Broadway, #880  
Merrillville, IN 46410

Hsbc Nv  
Pob 19360  
Portland, OR 97280

Hsbc/UNION PLUS  
Attn: Bankruptcy  
Po Box 5253  
Carol Stream, IL 60197

IRS  
PO 21126  
Philadelphia, PA 19114-0326

Jolas & Assoc  
PO Box 4000  
Mason City, IA 50401

Kay Jewelers  
Va. Ctr. Commons Space #752  
10101 Brook Road  
Glen Allen, VA 23060

Kay Jewelers  
P.O. Box 1799  
Akron, OH 44309

Macys/fdsb  
Macy's Bankruptcy  
Po Box 8053  
Mason, OH 45040

Memorial Rich Medical  
PO Box 409438  
Atlanta, GA 30384

MiraMed Revenue Group, LLC  
P.O. Box 536  
Linden, MI 48451

NCO - Medclr  
507 Prudential Rd  
Horsham, PA 19044

Palisades Collection  
210 Sylvan Ave.  
Englewood Cliffs, NJ 07632

Parham Surgery Ctr  
7640 E. Parham Rd  
Henrico, VA 23294

Pellettieri  
991 Oak Creek Dr  
Lombard, IL 60148

PMAB, LLC  
P.O. Box 12150  
Charlotte, NC 28220

Portfolio Recovery  
120 Corporate Blvd, #100  
Norfolk, VA 23502

Portfolio Recovery  
Attn: Bankruptcy  
Po Box 41067  
Norfolk, VA 23541

Rec Mgm Sys  
7206 Hull Street Rd Ste  
Richmond, VA 23235

Richmond Fitness Inc  
5750 Brook Road  
Richmond, VA 23227

Richmond Nephrology Assoc  
671 Hioaks Rd Ste B  
Richmond, VA 23225

Sentara Health Care  
PO 1875  
Norfolk, VA 23501

South Central Bank & T  
525 W Roosevelt Rd  
Chicago, IL 60607

Spinella, Owings & Shaia  
8550 Mayland Dr  
Richmond, VA 23294

Springleaf  
formerly American General  
601 NW 2nd St  
Evansville, IN 47708

Springleaf Financial  
P.O. 3251  
Evansville, IN 47731

Surgical Specialists  
8262 Atlee Rd., #205  
Mechanicsville, VA 23116

Target  
Po Box 9475  
Minneapolis, MN 55440

Transworld Systems  
507 Prudential Rd  
Horsham, PA 19044

Tuckahoe Anesthesia Assoc  
P.O. Box 12846  
Wilmington, DE 19850

United Consumers  
P.O. Box 4466  
Woodbridge, VA 22194-4466

Vacap Federal Cu  
1700 Robin Hood Road  
Richmond, VA 23220

Virginia Cu  
Po Box 90010  
Richmond, VA 23225

Wach Bk  
Acs Education Serv  
Utica, NY 13501

Weisfield Jewelers/Sterling Jewelers  
Inc  
Attn: Bankruptcy  
Po Box 3680  
Akron, OH 44309 23218

Robert E. Hyman  
Chapter 13 Trustee  
P.O. Box 1780  
Richmond, VA 23218

Office of the U S Trustee  
701 E. Broad St., Suite 4304  
Richmond, VA 23219